

PATENT

Application Serial No. 09/632,295  
Attorney Docket No. 96-200-C1REMARKS

- Claims 60 and 70-121 are pending
- Claim 60 stands rejected
- Claims 70-121 have not yet been examined
- Claims 60, 70-73 and 93-96 are the only independent claims

Requirements for Information Under 37 CFR § 1.105

As understood by Applicants, the Examiner has required Applicants under 37 CFR § 1.105 to provide all of the following information:

**Information I.** Title, citation and copy of each publication that any of Applicants relied upon (i) to develop and draft the disclosed subject matter that describes Applicants' invention, particularly as to offering and activating lines of credit; or (ii) to assess the practice of credit card issuing companies;

**Information II.** A concise explanation of the reliance placed on each publication as described in I; and

**Information III.** A statement of the specific improvements of the subject matter in each of pending Claims 60 and 70-121 over the "disclosed prior art, e.g., USP 5569897," indicating the specific elements in the claimed subject matter that provide those improvements.

If any of the above is not correct, the Examiner is cordially requested to contact Michael Downs at telephone number (203) 461-7292 or via electronic mail at mdowns@walkerdigital.com in order to discuss the request for information.

With respect to the requirements for information I and II, Applicants have made a good faith attempt to obtain the information and a reasonable inquiry has been made in response to the requirement. The information described in I required to be submitted is unknown and/or is not readily available to Applicants. Accordingly, the related information described in II required to be submitted is also unknown and/or is not readily available to Applicants. Applicants respectfully submit that in accordance with 37 CFR § 1.105(a)(3) this statement is a complete reply to the requirements for information I and II.

With respect to the requirement for information III, Applicants have made a good faith attempt to obtain the information and a reasonable inquiry has been made in response to the requirement. The information described in III required to be submitted is unknown and/or is not readily available to Applicants. Applicants respectfully submit that in accordance with 37 CFR § 1.105(a)(3) this statement is a complete reply to the requirement for information III.

Nothing in this Response is to be understood as an admission that either (i) unspecified "disclosed prior art" or (ii) U.S. Patent No. 5,569,897 is statutory prior art with respect to any of pending Claims 60 and 70-121.

PATENT

Application Serial No. 09/632,295  
Attorney Docket No. 96-200-C1Conclusion

It is submitted that all of the claims are in condition for allowance. The Examiner's early re-examination and reconsideration are respectfully requested.

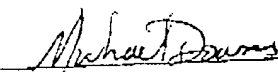
Please charge any fees that may be required for this Amendment to Deposit Account No. 50-0271. Furthermore, should an extension of time be required, please grant any extension of time which may be required to make this Amendment timely, and please charge any fee for such an extension to Deposit Account No. 50-0271.

If the Examiner has any questions regarding this amendment or the present application, the Examiner is cordially requested to contact Michael Downs at telephone number (203) 461-7292 or via electronic mail at [mtdowns@walkerdigital.com](mailto:mtdowns@walkerdigital.com).

Respectfully submitted,

February 3, 2003

Date

  
\_\_\_\_\_  
Michael Downs  
Attorney for Applicants  
Registration No. 50,252  
[mtdowns@walkerdigital.com](mailto:mtdowns@walkerdigital.com)  
(203) 461-7292 /voice  
(203) 461-7300 /fax